

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Walter Steltz  
Lisa Steltz  
Debtors

Case No. 14-00130-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: PRatchfor  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 16

Date Rcvd: Apr 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2019.

db/jdb +Walter Steltz, Lisa Steltz, 6000 Nuangola Rd, Mountaintop, PA 18707-9687  
aty +Andrew Ryan Garcia, Bank of America, 16001 North Dallas Pkwy, Addison, TX 75001-3311  
4432296 A.E.S., 1200 N. 7TH ST, HARRISBURG, PA 17102-1419  
4432297 BANK OF AMERICA HOME LOANS, PO BOX 660694, DALLAS, TX 75266-0694  
4432298 +Berman And Rabin, 15280 Metcalf Ave, Overland, KS 66223-2811  
4432299 ++JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519  
(address filed with court: J.C. CHRISTENSEN, PO BOX 519, SAUK RAPIDS, MN 56379)  
4432295 +Law Office of Carol Baltimore, 480 PIERCE ST STE 480, KINGSTON, PA 18704-5512  
4444264 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
4432300 +SCOTT DIETTERICK, ESQ, 200 SHEFFIELD ST., STE 101, MOUNTAININSIDE, NJ 07092-2315  
4432294 +Steltz Lisa, 6000 Nuangola Rd, Mountaintop, PA 18707-9687  
4432293 +Steltz Walter, 6000 Nuangola Rd, Mountaintop, PA 18707-9687

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: BANKAMER.COM Apr 23 2019 23:08:00 BANK OF AMERICA, N.A., 2380 Performance Dr., Richardson, TX 75082-4333  
4688015 +EDI: BANKAMER.COM Apr 23 2019 23:08:00 BAC Home Loans Servicing LP, 1800 Tapo Canyon Road, Mail Stop #SV-103, Simi Valley, CA 93063-6712  
4672546 EDI: ECMC.COM Apr 23 2019 23:08:00 ECMC, PO BOX 16408, ST. PAUL, MN, 55116-0408  
4672547 EDI: ECMC.COM Apr 23 2019 23:08:00 ECMC, PO BOX 16408, ST. PAUL, MN, 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN, 55116-0408  
4487982 EDI: RESURGENT.COM Apr 23 2019 23:08:00 LVNV Funding, LLC its successors and assigns as, assignee of NCOP Capital III, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank of America, N.A., Wells Fargo Bank, N.A. As Trustee For Fi  
4489378 WELL'S FARGO BANK, N.A., AS TRUSTEE FOR THE HOLDERS, removed per 61  
cr\* ECMC, PO Box 16408, St. Paul, MN 55116-0408  
4432304\* A.E.S., 1200 N. 7TH ST, HARRISBURG, PA 17102-1419  
4432305\* BANK OF AMERICA HOME LOANS, PO BOX 660694, DALLAS, TX 75266-0694  
4432306\* +Berman And Rabin, 15280 Metcalf Ave, Overland, KS 66223-2811  
4432307\* ++JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519  
(address filed with court: J.C. CHRISTENSEN, PO BOX 519, SAUK RAPIDS, MN 56379)  
4432303\* +Law Office of Carol Baltimore, 480 PIERCE ST STE 480, KINGSTON, PA 18704-5512  
4432308\* +SCOTT DIETTERICK, ESQ, 200 SHEFFIELD ST., STE 101, MOUNTAININSIDE, NJ 07092-2315  
4432302\* +Steltz Lisa, 6000 Nuangola Rd, Mountaintop, PA 18707-9687  
4432301\* +Steltz Walter, 6000 Nuangola Rd, Mountaintop, PA 18707-9687

TOTALS: 2, \* 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2019 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor WELLS FARGO BANK, N.A. AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE LOAN TRUST 2004-FF11, ASSET-BACKED CERTIFICATES, SERIES 2004-FF11 ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com  
Ann E. Swartz on behalf of Creditor Wells Fargo Bank, N.A. ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com

District/off: 0314-5

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Carol Weiss Baltimore on behalf of Debtor 2 Lisa Steltz bandicot6@aol.com  
Carol Weiss Baltimore on behalf of Debtor 1 Walter Steltz bandicot6@aol.com  
Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com  
Joshua I Goldman on behalf of Creditor WELLS FARGO BANK, N.A., AS TRUSTEE FOR THE HOLDERS OF FIRST FRANKLIN MORTGAGE LOAN TRUST 2004-FF11, ASSET-BACKED CERTIFICATES, SERIES 2004-FF11 bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
Kimberly A Bonner on behalf of Creditor WELLS FARGO BANK, N.A., AS TRUSTEE FOR THE HOLDERS OF FIRST FRANKLIN MORTGAGE LOAN TRUST 2004-FF11, ASSET-BACKED CERTIFICATES, SERIES 2004-FF11 kab@jsdc.com, jnr@jsdc.com  
Thomas I Puleo on behalf of Creditor WELLS FARGO BANK, N.A., AS TRUSTEE FOR THE HOLDERS OF FIRST FRANKLIN MORTGAGE LOAN TRUST 2004-FF11, ASSET-BACKED CERTIFICATES, SERIES 2004-FF11 tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1 **Walter Steltz**  
First Name Middle Name Last Name  
Debtor 2 **Lisa Steltz**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **5:14-bk-00130-RNO**

Social Security number or ITIN **xxx-xx-1080**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-4833**  
EIN **-----**

**Order of Discharge**

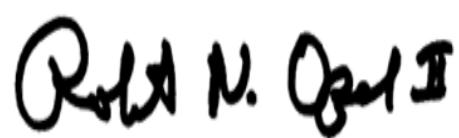
12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Walter Steltz

Lisa Steltz

By the  
court:

4/23/19

Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: PRatchford, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**